# Case 21-19798-RG Doc 52 Filed 02/22/25 Entered 02/23/25 00:15:51 Desc Imaged Certificate of Notice Page 1 of 8

Informatio	n to identify the case:	
Debtor 1	Sabik Sotolongo	Social Security number or ITIN xxx-xx-5547
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN
United States Ba	ankruptcy Court District of New Jersey	
Case number:	21-19798-RG	

Order of Discharge

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sabik Sotolongo aka Sabik Ruiz

2/20/25

By the court: Rosemary Gambardella

United States Bankruptcy Judge

#### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 21-19798-RG
Sabik Sotolongo Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 6
Date Rcvd: Feb 20, 2025 Form ID: 3180W Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2025:

Recip ID	Recipient Name and Address
db	+ Sabik Sotolongo, 3 Chaytor Street, Clifton, NJ 07013-1903
cr	+ Nationstar Mortgage LLC, 95 Mount Bethel Road, Suite 3, Warren, NJ 07059-5169
519470496	+ Bank of America c/o, Rubin & Rothman LLC, 1787 Veterans Highway, Ste. 32, P.O. Box 9003, Islandia, NY 11749-9003
519470498	+ Cecilia Ruiz, 28 Roosevelt Avenue, Dumont, NJ 07628-2915
519470511	+ Clifton Sewer Authority, 900 Clifton Avenue, Clifton, NJ 07013-2708
519470526	+ Higher Education Student Assistance Auth, 4 Quakenbridge Plz, Trenton, NJ 08619-1241
519470527	Home Point Financial, Attn: 11511 Luna Road, Suite 200, Farmer's Branch, TX 75234
519470542	+ Solar Spectrum, 150 Linden Street, Oakland, CA 94607-2538
519470561	+ The Home Depot Credit Card c/o, Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
519470565	+ Toyota Fsb, Po Box 108, Saint Louis, MO 63166-0108

TOTAL: 10

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg		Feb 20 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
Ü	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 20 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519512919	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 21:20:20	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519470491	+ Email/Text: CollectionsDepartment@atlfedcu.com	Feb 20 2025 21:13:00	Atlantic Federal Cred, P.o. Box 618, Kenilworth, NJ 07033-0618
519470492	EDI: BANKAMER	Feb 21 2025 01:38:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519470494	+ EDI: BANKAMER	Feb 21 2025 01:38:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519470493	+ EDI: BANKAMER	Feb 21 2025 01:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519470495	+ EDI: BANKAMER	Feb 21 2025 01:38:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
519476061	EDI: BANKAMER	Feb 21 2025 01:38:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519470497	+ EDI: CITICORP	Feb 21 2025 01:38:00	CBNA/Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
519470502	+ EDI: JPMORGANCHASE	Feb 21 2025 01:38:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
519470502	+ Email/PDF: ais.chase.ebn@aisinfo.com		DE 13920-5309

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Bute Reva. 1 co 1	20, 2025		Total Noticea. 70
		Feb 20 2025 21:19:57	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
519470499	+ EDI: JPMORGANCHASE	Feb 21 2025 01:38:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
519470499	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 20 2025 21:36:38	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
519470506	+ EDI: CITICORP	Feb 21 2025 01:38:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
519470505	+ EDI: CITICORP	Feb 21 2025 01:38:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519470508	+ EDI: CITICORP	Feb 21 2025 01:38:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
519470507	EDI: CITICORP	Feb 21 2025 01:38:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519470510	+ EDI: CITICORP	Feb 21 2025 01:38:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
519470509	+ EDI: CITICORP	Feb 21 2025 01:38:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519470512	+ EDI: WFNNB.COM	Feb 21 2025 01:38:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519470513	+ EDI: WFNNB.COM	Feb 21 2025 01:38:00	Comenity Bank/Wayfair, Po Box 182789, Columbus, OH 43218-2789
519470514	+ EDI: CITICORP	Feb 21 2025 01:38:00	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519470515	+ EDI: CITICORP	Feb 21 2025 01:38:00	Costco Anywhere Visa Card, Po Box 6190, Sioux Falls, SD 57117-6190
519470524	Email/Text: bankruptcy@dcu.org	Feb 20 2025 21:15:00	Digital Federal Credit Union, Attn: Bankrptcy Dept, P.O. Box 9130, Marlborough, MA 01752
519470516	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 20 2025 21:14:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519470520	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 20 2025 21:14:00	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
519470525	^ MEBN	Feb 20 2025 20:57:18	Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, P.O. Box 548, Trenton, NJ 08625-0548
519470528	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 21:12:00	Home Point Financial, 4849 Greenville Avenue, Dallas, TX 75206-4130
519497167	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 21:12:00	Home Point Financial Corporation, Attn: Correspondence and Payments, 11511 Luna Rd Suite 300, Farmers Branch, TX 75234-6451
519642336	^ MEBN	Feb 20 2025 20:57:14	Home Point Financial Corporation, 9726 Old Bailes Road, Fort Mill, SC 29707, Home Point Financial Corporation, 9726 Old Bailes Road, Fort Mill, SC 29707-7540
519642335	^ MEBN	Feb 20 2025 20:57:15	Home Point Financial Corporation, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707-7882
519470529	+ EDI: JPMORGANCHASE	Feb 21 2025 01:38:00	JPMCB/Amazon, PO Box 15298, Wilmington, DE 19850-5298
519470529	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 20 2025 21:52:39	JPMCB/Amazon, PO Box 15298, Wilmington, DE 19850-5298
519494285	+ Email/Text: RASEBN@raslg.com	Feb 20 2025 21:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

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			USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519470530	+ Email/Text: PBNCNotifications@peritusservices.com	Feb 20 2025 21:11:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519470531	+ Email/Text: PBNCNotifications@peritusservices.com	Feb 20 2025 21:11:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519493201	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 21:20:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520064339	Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 21:12:00	NATIONSTAR MORTGAGE LLC, P.O. Box 619096, Dallas, TX 75261-9741
520064340	Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 21:12:00	NATIONSTAR MORTGAGE LLC, P.O. Box 619096, Dallas, TX 75261-9741, NATIONSTAR MORTGAGE LLC, P.O. Box 619096, Dallas, TX 75261-9741
520027405	^ MEBN	Feb 20 2025 20:57:21	Nationstar Mortgage LLC, Gross Polowy LLC, 1775 Wehrle Drive, Suite 100, Williamsville NY 14221-7093
519515741	EDI: PRA.COM	Feb 21 2025 01:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519515737	EDI: PRA.COM	Feb 21 2025 01:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519470532	+ Email/Text: ngisupport@radiusgs.com	Feb 20 2025 21:12:00	Radius Global, P.O. Box 390905, Minneapolis, MN 55439-0905
519470533	+ Email/Text: bankruptcy@rubinrothman.com	Feb 20 2025 21:11:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Ste. 32, P.O. Box 9003, Islandia, NY 11749-9003
519470534	+ Email/Text: clientservices@simonsagency.com	Feb 20 2025 21:15:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519470538	+ Email/Text: clientservices@simonsagency.com	Feb 20 2025 21:15:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519504344	^ MEBN	Feb 20 2025 20:57:41	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519471618	+ EDI: AISACG.COM	Feb 21 2025 01:38:00	Synchrony Bank by AIS, InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519471618	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 21:19:58	Synchrony Bank by AIS, InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519470543	+ EDI: SYNC	Feb 21 2025 01:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519470543	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:20:35	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519470544	+ EDI: SYNC	Feb 21 2025 01:38:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519470544	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:20:10	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519470547	+ EDI: SYNC	Feb 21 2025 01:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519470547	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:20:28	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519470548	+ EDI: SYNC	Feb 21 2025 01:38:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
519470548	+ Email/PDF: ais.sync.ebn@aisinfo.com		

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Feb 20 2025 21:20:17

Feb 21 2025 01:38:00

Feb 21 2025 01:38:00

519470560

519470559

EDI: WTRRNBANK.COM

+ EDI: WTRRNBANK.COM

Synchrony/Ashley Furniture Homestore, C/o Po Box 965036, Orlando, FL 32896-0001

Target, Po Box 673, Minneapolis, MN 55440-0673

Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

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Feb 20 2025 21:13:00

519470562 + Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Feb 20 2025 21:13:00 Toyota Financial Services, Attn: Bankruptcy, Po

Box 8026, Cedar Rapids, IA 52408-8026

519470563 + Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Toyota Financial Services, 4 Gatehall Dr. #350,

Parsippany, NJ 07054-4522

519470564 + Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Feb 20 2025 21:13:00 Toyota Fsb, Po Box 8026, Cedar Rapids, IA

2408-8026

TOTAL: 85

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	J 1	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519470503	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
519470504	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
519470500	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
519470501	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
519470517	*+	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519470518	*+	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519470519	*+	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519470521	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
519470522	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
519470523	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
519470535	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519470536	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519470537	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519470539	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519470540	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519470541	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519470554	*+	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015

TOTAL: 0 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2025 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2025 at the address(es) listed below:

Name Email Address

Courtney R. Shed

on behalf of Creditor Nationstar Mortgage LLC cshed@grosspolowy.com ecfnotices@grosspolowy.com

David G. Beslow

on behalf of Debtor Sabik Sotolongo yrodriguez@goldmanlaw.org

yrodriguez. knight 29@gmail.com; ecf-control@goldman-beslow.com; cfinnerty@goldmanlaw.org; Beslow. David R64764@notify.but and the control of the control

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estcase.com;GoldmanBeslowLLC@jubileebk.net

Denise E. Carlon

on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Kimberly A. Wilson

on behalf of Creditor HOMEPOINT FINANCIAL CORPORATION kimwilson@raslg.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Debtor Sabik Sotolongo yrodriguez@goldmanlaw.org

yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go

ldmanBeslowLLC@jubileebk.net

Shauna M Deluca

 $on\ behalf\ of\ Creditor\ HOMEPOINT\ FINANCIAL\ CORPORATION\ sdeluca@hasbanilight.com\ hllawpc@gmail.com$ 

Sindi Mncina

on behalf of Creditor HOMEPOINT FINANCIAL CORPORATION smncina@raslg.com

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

TOTAL: 10